## REMARKS

This application has been carefully reviewed in light of the Office Action dated May 23, 2005. Claims 46 to 95 are pending in the application. Claims 46, 49, 52, 57 and 59 to 68 are in independent form. Reconsideration and further examination are respectfully requested.

Applicants wish to thank the Examiner for the courtesies and thoughtful treatment accorded Applicants' representative during the April 26, 2004 telephonic interview. The undersigned also confirms receipt of the Examiner's Interview Summary (Form PTOL-413) forwarded with the Office Action.

During the interview, the Examiner and Applicants' representative discussed the art of record, particularly WO 95/35534 (Combaluzier) and U.S. Patent No. 6,032,857 (Kitagawa). Applicants' representative argued that no combination of Combaluzier and Kitagawa is seen to disclose the claimed feature of a card which stores memory references associated with indicia on the surface of the card, the memory references being related to an external memory device, such that a memory reference associated with a selected indicia is used to access corresponding data in the external memory device. The Examiner agreed that Combaluzier and Kitagawa do not disclose or suggest this claimed feature, and indicated that he would withdraw the final rejection of December 17, 2004.

Turning to the Office Action, and in response to the request made therein, another copy of page 2 of the September 7, 2004 Amendment is being submitted with this paper. It should be noted that page 2 only amends Figure 26 of the drawings, and does not amend the specification "in concordance with the amendment to" Figure 26, as otherwise stated at page 16 of the September 7, 2004 Amendment. The specification was previously

amended in the Preliminary Amendment dated September 8, 2003.

In the Office Action, Claims 46, 48 to 53, 56 to 57 and 70 to 95 were rejected under 35 U.S.C. § 103(a) over WO 95/35534 (Combaluzier) in view of U.S. Patent No. 6,327,459 (Redford); Claim 47 was rejected under 35 U.S.C. § 103(a) over Combaluzier in view of Redford and further in view of U.S. Patent No. 5,015,830 (Masuzawa); and Claims 54, 55, 68 and 69 were rejected under 35 U.S.C. § 103(a) over Combaluzier in view of Redford and further in view of U.S. Patent No. 6,308,202 (Cohn). These rejections are respectfully traversed.

The present invention generally concerns a card for use in a card reader, the card having selectable indicia on a surface thereon. The card also includes a storage device (or memory) which stores memory references relating to an external memory device, the memory references being associated with the indicia. Selection of one of the indicia causes corresponding data stored in the external memory device to be accessed.

A feature of the present invention therefore lies in a card having a storage device (or memory) which stores memory references associated with indicia on a surface of the card, wherein the memory references relate to an external memory device, and wherein selection of one of the indicia causes corresponding data stored in the external memory device to be accessed. By virtue of this feature, data at an arbitrary location of the external memory device can be accessed, using the memory reference associated with the selected indicia.

Referring specifically to the claims, independent Claim 46 is directed to a card customizing apparatus, independent Claims 49 and 65 are each directed to a card, independent Claims 52 and 66 are each directed to a card reader, independent Claims 57

and 67 are each directed to a computer device, independent Claims 59, 61 and 63 are each directed to a method, independent Claims 60, 62 and 64 are each directed to a computer program, and independent Claim 68 is directed to a system.

The applied art is not seen to disclose or to suggest the features of the invention of the subject application. In particular, Combaluzier, Redford, Masuzawa and Cohn are not seen to disclose or suggest at least the feature of a card having a storage device (or memory) which stores memory references associated with indicia on a surface of the card, wherein the memory references relate to an external memory device, and wherein selection of one of the indicia causes corresponding data stored in the external memory device to be accessed.

As understood by Applicants, Combaluzier discloses a control unit with a touch-sensitive keypad having touch-sensitive keys which correspond with customized indicia of a smart card. See Combaluzier, Abstract; page 4, lines 9 to 21; and Figure 5. The Office Action acknowledges that Combaluzier does not disclose storing memory references associated with indicia on a surface of a card which relate to an external memory device, wherein selection of one of the indicia causes corresponding data stored in the external memory device to be accessed. However, the Office Action cites to Redford for this alleged disclosure.

As understood by Applicants, Redford discloses a remote controller having a base and an insert that is attached in a detachable manner to the base. The base includes a remote control circuit, a button coupled to operate the remote control circuit and a fastener capable of holding the insert. The insert includes a printed publication containing at least one leaf having human-understandable content. The leaf carries a pattern

containing an identification code, which can be in the form of a bar code, a series of holes or an encoded magnetic stripe. See Redford, Abstract; column 9, lines 40 to 64; and Figure 1.

Although Redford may be seen to disclose a remote controller having an insert which includes a leaf, Redford is not seen to disclose or suggest that memory references associated with indicia on a surface of a card relate to an external memory device. Rather, Redford is merely seen to disclose that a leaf carries an identification code for identifying the leaf. In addition, Redford is not seen to disclose or suggest that selection of one of the indicia causes corresponding data stored in the external memory device to be accessed. Moreover, Redford is not seen to disclose or suggest the attendant benefits provided by the storage of such memory references.

As such, even if Combaluzier and Redford are combined in the manner proposed in the Office Action (assuming for argument's sake that such combination would be permissible), the result would not teach at least the feature of a card having a storage device (or memory) which stores memory references associated with indicia on a surface of the card, wherein the memory references relate to an external memory device, and wherein selection of one of the indicia causes corresponding data stored in the external memory device to be accessed.

In addition, Masuzawa and Cohn have been reviewed and are not seen to compensate for the deficiencies of Combaluzier and Rodford.

Accordingly, based on the foregoing amendments and remarks, independent Claims 46, 49, 52, 57 and 59 to 68 are believed to be allowable over the applied references.

The other claims in the application are each dependent from the independent

claims and are believed to be allowable over the applied references for at least the same reasons. Because each dependent claim is deemed to define an additional aspect of the invention, however, the individual consideration of each on its own merits is respectfully requested.

No other matters being raised, it is believed that the entire application is fully in condition for allowance, and such action is courteously solicited.

Applicants' undersigned attorney may be reached in our Costa Mesa,

California office by telephone at (714) 540-8700. All correspondence should be directed to

our address given below.

Respectfully submitted,

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## IN THE DRAWINGS:

The drawings are being amended herein as follows:

Figure 26: Remove the "Prior Art" legend.

A substitute drawing sheet, which includes amended Figure 26, is enclosed.